

**VERSION SHOWING CHANGES**

1. An automated system for collecting and disseminating loan information over a network connection, comprising:

means for receiving loan data comprising daily loan data from lenders and for storing said loan data in a database;

means for providing to a user, over said network connection, a list of possible loan criteria;

means for receiving, over said network connection, a user's applicable loan criteria selected from said list of possible loan criteria;

means for using said applicable loan criteria and said loan data to create a list of loan adjustments, said loan adjustments comprising changes to costs, points, rates, margins, caps or life caps to be made if associated adjustment criteria are indicated as being applicable;

means for transmitting to said user over said network connection a quoted interest rate and said list of loan adjustments.

6. A method for collecting and disseminating loan information over a network connection, comprising the steps of:

providing a form to users via a network connection, said form including a series of possible adjustment criteria, adjustments to costs, points, rates, margins, caps or life caps associated with said criteria, and means associated with each of said adjustment criteria for allowing said user to indicate that a criterium is applicable;

receiving via said network connection user input indicating that particular criteria among said adjustment criteria are applicable;

providing to said user over said network connection a report showing user-selected applicable adjustments to terms of a quoted loan product.